

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

**RAS Citron, LLC**

Authorized Agent for Secured Creditor  
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Fairfield, NJ 07004  
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Facsimile: 973-404-8886

Laura Eggerman, Esq. (LE-8250)

In Re:

**Adam Timothy Marchick,**

**Debtor,**

Case No.: 19-14180-JKS

Chapter: 7

Hearing Date: <HEARING DATE>

Judge: John K. Sherwood

**CERTIFICATION REGARDING CALCULATION OF AMOUNT DUE  
(NOTE AND MORTGAGE DATED DECEMBER 11, 2014)**

Chastity Wilson of full age, employed as Assistant Secretary  
by USAA FEDERAL SAVINGS BANK, hereby certifies the following:

Recorded on December 18, 2014, in Bergen County, in Book 01818 at Page 2105

Property Address: 194 LOUIS ST HACKENSACK, NEW JERSEY 07601

Mortgage Holder: USAA FEDERAL SAVINGS BANK

**1. PAYOFF STATEMENT**

Unpaid Principal Balance:	\$ <u>296,375.44</u>
Accrued interest from _____ to _____:	\$ <u>10,309.67</u>
(Interest rate = _____ % per year; \$ _____ per day x _____ days)	
Unearned interest from _____ to _____:	\$ _____
Per diem interest from _____ to _____:	\$ _____
Late Charges from _____ to _____ (\$ _____ /mo. x _____ mos.):	\$ _____
Attorney's fees and costs as of _____:	\$ _____

Advances through February 28, 2019 for:

Real Estate Taxes: \$ 10,297.28

Insurance premiums:	\$ <u>Included in RE Taxes</u>
Other:	\$ <u>0.00</u>
<b>Sub-Total of Advances:</b>	\$ <u>10,297.28</u>
Less Escrow Monies:	(\$ <u>0.00</u> )
<b>Net Advances:</b>	\$ <u>10,297.28</u>
Interest on advances from _____ to _____:	\$ <u>0.00</u>
Other charges: Corporate Advance	\$ <u>5,750.90</u>
Less unearned interest:	(\$ <u>0.00</u> )
<b>TOTAL DUE AS OF <u>March 5, 2019</u>:</b>	\$ <u>322,733.29</u>
<b>Date of last payment<sup>1</sup>: <u>April 1, 2018</u></b>	

**II. EQUITY ANALYSIS (When appropriate)**

Estimated fair market value of real estate as of March 6, 2019: \$ 331,593.83

\*Source: Appraisal

Liens on the real estate:

1. Real estate taxes as of February 28, 2019: \$ 10,309.67  
(Insurance Premiums included above)
2. First Mortgage (principal and interest), as of February 28, 2019: \$ 306,685.11
3. Second Mortgage (principal and interest), as of February 28, 2019: \$ 0.00
4. Other (specify below): Corporate Advance \$ 5,750.90

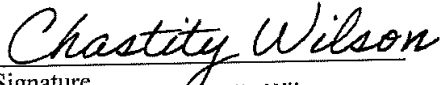
**TOTAL LIENS:** (\$ 322,733.29)

**APPARENT EQUITY AS OF March 5, 2019:** \$ 0.00

\*\* If negative, insert zero (0).

I certify under penalty of perjury that the above is true.

Date: March 14, 2019

  
Signature  
Chastity Wilson  
Assistant Secretary of  
Nationstar Mortgage LLC  
a/b/a Mr. Cooper  
rev. 8/1/15

<sup>1</sup> Based on my review of the Servicing Records, the Debtor(s)' account is due for the April 1, 2019 payment.